

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

GERALDINE E. ALLEN

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:21-20149

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

March 28, 2023

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 01/26/2021 and confirmed on 2/22/21 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		29,439.00
Less Refunds to Debtor	8,938.80	
TOTAL AMOUNT OF PLAN FUND		20,500.20

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,250.00	
Trustee Fee	951.59	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		4,201.59

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Priority					
	AMY L ZEMA ESQ	0.00	0.00	0.00	0.00
	Acct:				
	GERALDINE E. ALLEN	0.00	0.00	0.00	0.00
	Acct:				
	GERALDINE E. ALLEN	8,938.80	8,938.80	0.00	0.00
	Acct:				
	AMY L ZEMA ESQ	3,250.00	3,250.00	0.00	0.00
	Acct:				
	*** NONE ***				

Unsecured					
	PORTFOLIO RECOVERY ASSOCIATES, LL	2,295.91	2,295.91	0.00	2,295.91
	Acct: 8898				
	CAVALRY SPV I LLC - ASSIGNEE(*)	521.07	521.07	0.00	521.07
	Acct: 4690				
	CAPITAL ONE BANK (USA) NA BY AMERIC.	2,029.94	2,029.94	0.00	2,029.94
	Acct: 7200				
	CAPITAL ONE BANK (USA) NA BY AMERIC.	4,401.71	4,401.71	0.00	4,401.71
	Acct: 8143				
	DISCOVER BANK(*)	528.55	528.55	0.00	528.55
	Acct: 4343				
	LVNV FUNDING LLC	1,815.90	1,815.90	0.00	1,815.90
	Acct: 1434				
	LVNV FUNDING LLC	2,249.00	2,249.00	0.00	2,249.00
	Acct: 3771				
	PORTFOLIO RECOVERY ASSOCIATES, LL	394.02	394.02	0.00	394.02
	Acct: 2013				
	PORTFOLIO RECOVERY ASSOCIATES, LL	329.37	329.37	0.00	329.37
	Acct: 6042				
	SYNCHRONY BANK	1,733.14	1,733.14	0.00	1,733.14
	Acct: 8329				
	TD BANK NA(*)	0.00	0.00	0.00	0.00
	Acct: 3509				
	DUQUESNE LIGHT COMPANY(*)	333.53	0.00	0.00	0.00
	Acct: 7595				

21-20149

Page 2 of 2

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
	Acct: 2013				
	BERNSTEIN BURKLEY PC	0.00	0.00	0.00	0.00
	Acct:				
	KML LAW GROUP PC*	0.00	0.00	0.00	0.00
	Acct:				
	CITIBANK**	0.00	0.00	0.00	0.00
	Acct:				
	RAS LAVARR LLC	0.00	0.00	0.00	0.00
	Acct:				
					16,298.61

TOTAL PAID TO CREDITORS

16,298.61

TOTAL CLAIMED

PRIORITY 0.00

SECURED 0.00

UNSECURED 16,632.14

Date: 03/28/2023

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399

CHAPTER 13 TRUSTEE WD PA

600 GRANT STREET

SUITE 3250 US STEEL TWR

PITTSBURGH, PA 15219

(412) 471-5566

cmecf@chapter13trusteewdpa.com

IN RE:

GERALDINE E. ALLEN

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:21-20149

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Geraldine E. Allen
Debtor

Case No. 21-20149-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Mar 29, 2023

User: auto
Form ID: pdf900

Page 1 of 3
Total Noticed: 24

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 31, 2023:

Recip ID	Recipient Name and Address
db	#+ Geraldine E. Allen, 534 Idaho Avenue, Verona, PA 15147-2955
r	+ Kim Murray, BHHS The Preferred Realty, 4100 William Flynn Highway, Allison Park, PA 15101-3004
15332927	+ Calvary Portfolio Services (Citibank), 500 Smmmit Lake Dr., Ste. 4A, Valhalla, NY 10595-2323
15332934	+ Portfolio Recovery (Synchrony), 120 Corporate Blvd., Suite 100, Norfolk, VA 23502-4952

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: rmscedi@recoverycorp.com	Mar 29 2023 23:52:39	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15332926	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 29 2023 23:52:39	Best Buy/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
15332928	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 29 2023 23:52:19	Capital One Bank, PO Box 31293, Salt Lake City, UT 84131-0293
15338169	Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 29 2023 23:52:51	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15332929	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 29 2023 23:52:52	Capital One/Walmart, PO Box 30281, Salt Lake City, UT 84130-0281
15338198	+ Email/Text: bankruptcy@cavps.com	Mar 29 2023 23:54:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
15332930	+ Email/Text: bknotice@raslavarar.com	Mar 29 2023 23:53:00	Citibank N.A., c/o RAS LaVrar LLC, 425 Commerce Dr., Suite 150, Fort Washington, PA 19034-2727
15332931	Email/Text: mrdiscen@discover.com	Mar 29 2023 23:53:00	Discover Financial Service, PO Box 15316, Wilmington, DE 19850
15335324	Email/Text: mrdiscen@discover.com	Mar 29 2023 23:53:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15361322	+ Email/Text: kbarkley@bernsteinlaw.com	Mar 29 2023 23:55:00	Duquesne Light Company, c/o Bernstein-Barkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15332932	+ Email/PDF: resurgentbknotifications@resurgent.com	Mar 29 2023 23:53:00	LVNV Funding (Credit One Bank), c/o Resurgent Capital Services, PO Box 1269, Greenville, SC 29602-1269
15332933	+ Email/PDF: resurgentbknotifications@resurgent.com	Mar 29 2023 23:52:57	LVNV Funding (Sams Club), c/o Resurgent Capital Services, PO Box 1269, Greenville, SC 29602-1269
15335142	Email/PDF: resurgentbknotifications@resurgent.com	Mar 29 2023 23:52:25	LVNV Funding, LLC, Resurgent Capital Services,

District/off: 0315-2

User: auto

Page 2 of 3

Date Rcvd: Mar 29, 2023

Form ID: pdf900

Total Noticed: 24

15350754	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 29 2023 23:52:17	PO Box 10587, Greenville, SC 29603-0587 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15332935	+ Email/Text: bknotice@raslavrar.com	Mar 29 2023 23:53:00	Robert Kline, Esquire, RAS Lavrar LLC, 425 Commerce Dr., Ste. 150, Fort Washington, PA 19034-2727
15332936	+ Email/PDF: gecsedl@recoverycorp.com	Mar 29 2023 23:52:34	SYNCB/Amazon, PO Box 965015, Orlando, FL 32896-5015
15332937	+ Email/PDF: gecsedl@recoverycorp.com	Mar 29 2023 23:52:47	SYNCB/Value City, PO Box 965036, Orlando, FL 32896-5036
15357711	+ Email/PDF: gecsedl@recoverycorp.com	Mar 29 2023 23:52:47	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
15333339	+ Email/PDF: gecsedl@recoverycorp.com	Mar 29 2023 23:52:34	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15332938	+ Email/Text: bncmail@w-legal.com	Mar 29 2023 23:54:00	TD Bank USA/Target, NCD-0450, PO Box 1470, Minneapolis, MN 55440-1470

TOTAL: 20

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Midfirst Mortgage
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 31, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 28, 2023 at the address(es) listed below:

Name	Email Address
Amy L. Zema	on behalf of Debtor Geraldine E. Allen amy@zemalawoffice.com
Brian Nicholas	on behalf of Creditor Midfirst Mortgage bnicholas@kmlawgroup.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com

Office of the United States Trustee

District/off: 0315-2

User: auto

Page 3 of 3

Date Rcvd: Mar 29, 2023

Form ID: pdf900

Total Noticed: 24

ustpreion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

TOTAL: 5